

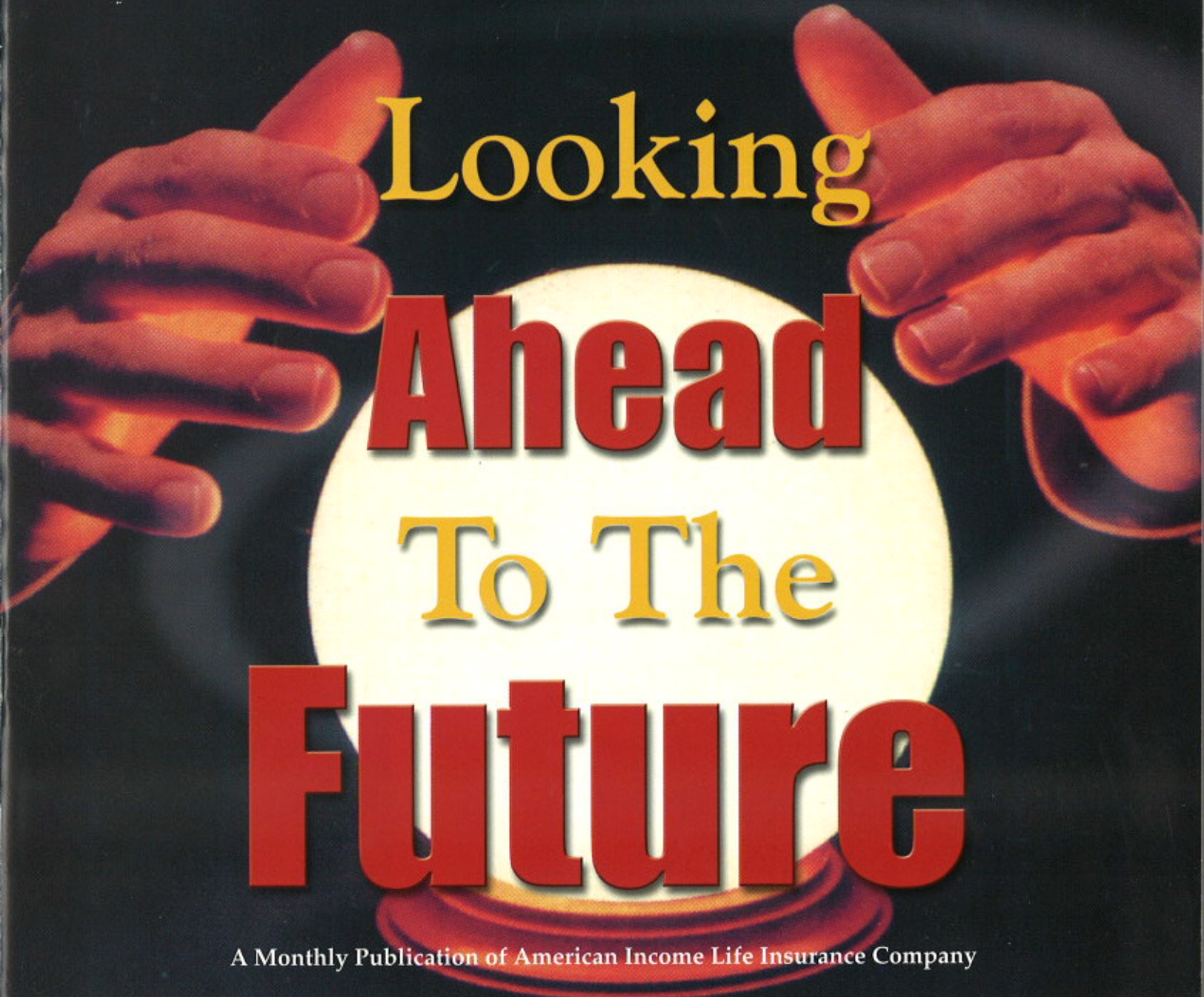
A graphic of a spotlight with a bright white beam of light shining downwards from its lens.

The SPOTLIGHT

VOLUME 33

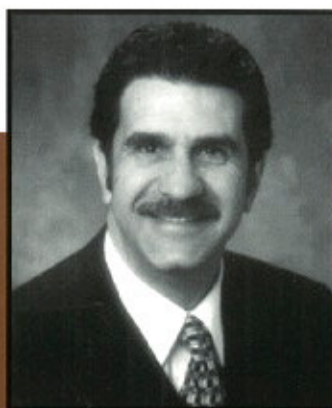
JUNE 2000

NUMBER 6

A pair of hands, one on the left and one on the right, holding a large, glowing crystal ball. The hands are positioned as if they are presenting or revealing the crystal ball. The crystal ball is the central focus, with the text 'Looking Ahead To The Future' overlaid on it.

Looking Ahead To The Future

A Monthly Publication of American Income Life Insurance Company



from the desk of Roger Smith

Executive Vice President,
Director Of Agencies

*"He who desires
but acts not
breeds pestilence."*

— William Blake

Viewpoint: The Future

At the Convention in April, I introduced the concept of *"No Barriers, No Limitations."* This concept is an exercise in "what if?" What if there were no limits on us? What if there were no boundaries? What if we could take our imaginations combined with our creativity and implement new ideas into real world actions?

The reality is that we've done just that! We've implemented our creativity and imagination into exciting new American Income products and programs. We began exercising this power of *"no limits, no barriers"* nine months ago, and we've been on a roll ever since!

As we approach mid-year, and the *Founder's Month* competition, we need to continue and add to our momentum. Now is a time for us to focus on the nuts and bolts of our business. Being consistent in our determination to further develop business should be at the top of our "to do list." It is also a time to remember our responsibility and understand our accountability.

Our responsibility is being able to have the creativity to come up with new ideas that will help take this Company to a new level. We need to have a higher standard of quality in the business we accept and the systems used to maintain it. In Public Relations we need to be expert marketers, whether in generating leads, in association markets, in the Union or with credit unions. We need to find new ways of getting involved in the issues at hand and in forging new relationships. As managers, and leaders, we must be committed to quality, inspirational leadership. We need to be the best at training, so we retain those we recruit into the American Income family.

Basically, it all boils down to one word — *growth!* Collectively, we have an overriding responsibility, and that responsibility is helping this Company grow. Being responsible for the Company's growth leads only to one thing — accountability. You are accountable, as I am accountable. None of us can do it alone, but in order to continue the greatness of AIL we must have growth.

As an Agent, Manager or PR Representative you are accountable for your part of the business. You are not a part of the audience, you are among the participants. I need your ideas and you need my ability to implement them. Let's work together, as a team, to make the next six months the absolute best AIL has ever had.

Continuing the legacy, carrying the torch.

Dates to Remember

July 1-31, 2000 Founder's Month

In honor of AIL's founder, Bernard Rapoport, we have renamed the My Month Production Period, Founder's Month.

July 4 (Tuesday), 2000

The Home Office will be closed for the observance of Independence Day.

July 27 (Thursday), 2000

Business must be received in Waco to count for July production.

Company Quality Averages

— June

Net to Gross: 73%

Persistency: 72.60%

Note: These figures will be used as the minimum qualification requirements for all bonuses. Only net to gross is used during the first eight months from Agent's hire date.

Agent Milestones

Congratulations, Kathleen Carpenter for your milestone of \$104,383 inforce!

Congratulations, Steve Polederos for your milestone of \$107,255 inforce!

Front And Center



AIL was "front and center" at the Union Industries Show held in Milwaukee, WI last month. Pictured L to R. Front row - Sandy Johnson, PR Rep Bleier Agency; Laurie Onasch, PR Rep Manone Agency; Charlie Mercer, President Union Label & Service Trade Dept. Back row - Richard Trumka, Sec-Treasure AFL-CIO; Gary Bleier, SGA; Denise Bowyer, National Director of Public Relations; John Sweeney, President AFL-CIO; and Paul Straubel VP, National Director of Marketing.

Founder's Club Outstanding Producers

May

Agent	SGA	# of Times Qualified	Total Net ALP	N/G*	Persistency
Alex Chen	Jatoff-Foti	1	\$43,006	93	76.81
Jerry Colley	Altig-Altig	1	46,754	78	
Ramin Maghsoud	Larry Kudlacek	1	45,690	83	

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Top Individual Producers



1. Arkadi Nulman

Kansas City, MO
SGA: Larry Geneser

"The biggest thing that sets Arkadi apart from others is his work ethic. He is willing to go the extra mile to get the job done. Ironically, he probably spends the least amount of time out in the field. He simply works smart, not hard. Arkadi has one goal — to win!"



2. Patrick Frize

St. Laurent, PQ
SGA: Rick Altig

"What sets this top producer apart from others is that Patrick has the discipline and energy to see a minimum of 30 members a week. He contributes to the Agency's success by always being constant in his work."



3. Timothy Cruise

Downer's Grove, IL
SGA: Scott Smith

"What sets Tim apart is his commitment to being a top producer at AIL. He has his sights set on a new Company record, and will not allow any obstacles to slow him down. No appointment is too far, no appointment is too late and no day needs to be taken off."

Top PR Reps By Category



1. Randy Altig

Kirkland, WA
SGA: Rick Altig

"I've been to countless meetings, but last week one of those meetings reminded me why we do what we do. A board member said, 'Thank you for taking the time to make sure our group is covered. A friend and co-worker was killed recently, and because he was covered, his wife could have her baby, knowing there was money to care for her child.' I realized what a difference we all can make."



2. Wendi Rose

Irving, TX
SGA: William Devine

"By far, Wendi is the best PR person that I've had. She knows no boundaries or limitations. She is always positive and energetic. I know that I can depend on her to go beyond the call of duty to get the job done."



3. Darrell Dorey

Riverview, NB
SGA: Ramin Kouladji

"Darrell's personal conviction about the Labor Movement and his strong sense of commitment to customer service is what helps him build long-lasting relationships with the groups we work with."

Promoted To Supervising Agent

Elchin Bagirov
Ali Shahrak
Massachusetts

Tram Church
Cohen-Rutt
California

James Dattilo
Marc Zipper
Florida

Brian DeVinney
Lisa D'Amico
Pennsylvania

Warren DeVries
Scott Smith
Illinois

Gregory Engrav
Rick Altig
Wisconsin

Arthur Ewing
David Hausman
Georgia

Marcus Foreman
David Hausman
Georgia

Steve Fujitani
Rick Altig
Hawaii

Scott Geisel
Lisa D'Amico
Pennsylvania

Carlos Gomez
John Bury
Texas

Richard Harmon
Dan Rubio
Alabama

Dedrick Hill
Dan Rubio
Alabama

Vernita Hinton
Surace-Surace
Ohio

David Hollman
Gary Bleier
Wisconsin

Melissa Jansen
Rick Altig
Manitoba

Mark Montgomery
Scott Smith
Illinois

Christian Moore
Mark Hancock
Indiana

Jonathan Odom
Dan Rubio
Alabama

Lance Putnam
Rick Altig
Washington

Richard Ramirez
Marc Zipper
Florida

Jeffery Rike
Kevin Pawlowski
Texas

Jose Sanchez
Scott Smith
Illinois

Ryan Stangler
Marc Zipper
Florida

Victor Velez
Michael Lavin
Pennsylvania

John West
Marc Morton
West Virginia

Promoted To General Agent

Edward Asprinio
Robert McKenzie
Rhode Island

Sam Feizi
Ali Shahrak
Massachusetts

Lawrence Hauck
Steve Friedlander
New Zealand

Nick Mayes
Cohen-Hartman
Arizona

Jason Roberson
Justin A. Jones
Mississippi

Gordon Wayne
Anne O'Driscoll
Newfoundland

Robert Zelle
Tim Schroeder
Utah

Promoted To Master General Agent

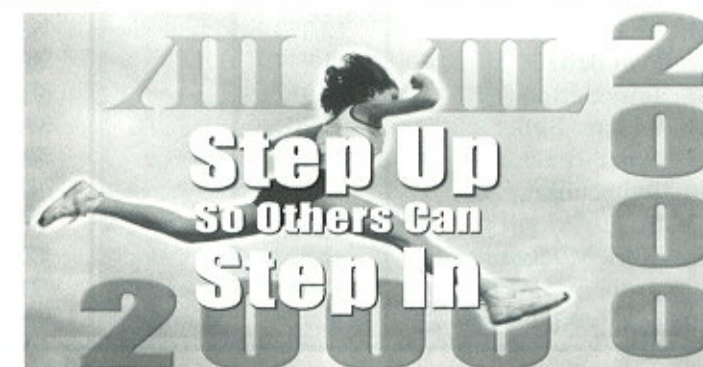
Steve Khadivian
Scott Smith
Illinois

Promoted To Regional General Agent

Kevin Khadivian
Scott Smith
Illinois

"Now it's time to step out of that box. Lift off that ceiling. Remove the barriers and refuse to acknowledge limitations. It's time to step up, so others can step in."

— Roger Smith



TOP INDIVIDUAL PRODUCERS — MAY

All Time Record to Beat					
★	Net ALP \$33,921	Year 1998	Month June		
Name	Net ALP	Pers	N/G*	MGA	SGA
1. Arkadi Nulman	\$21,269	90.11	88	Vlad Basov	Larry Geneser
2. Patrick Frize	20,835		89	Carlo Perno	Rick Altig
3. Timothy Cruise	20,336		82	Andy Zomaya	Scott Smith
4. William McFadden	20,138		98	Rita Bailey	Charles Scott
5. James Dattilo	19,035		87		Marc Zipper
6. Alice Shen	18,232		100	William Cook	Cohen-Rutt
7. Wendell Bangs	17,983		79	Stacie Williams	Rick Altig
8. Steven Polederos	16,997		88		Zeidner-Cowan
9. John Anderson	16,988		86	Vlad Basov	Larry Geneser
10. Edward Bailey	16,757		80		Larry Weiner
11. Frauline McGuire	16,660	75.82	82	Alan Martyn	Anne O'Driscoll
12. Preeti Sahgal	15,585		91		Joshua Chalom
13. Upinder Bhinder	15,508		92		Rick Altig
14. Ramin Maghsoud	15,444		87		Larry Kudlacek
15. Shaun Newman	15,327		100		Charles Scott
16. Raymond Lau	15,224		92		Rick Altig
17. Lawrence Hauck	15,168		86		Steve Friedlander
18. Tram Church	15,018		97		Cohen-Rutt
19. Vladimir Opra	14,633		82		Larry Geneser
20. Jerry Colley	13,833		78		Rick Altig
21. Kelly McDonald	13,562		81	Kelly McDonald	Jatoft-Foti
22. Brian Traboulay	13,550		94	Brian Traboulay	Rick Altig
23. Anthony Navarro	13,328		79	Nicholas Nitkowski	Tom Williams
24. Sara Magers	13,160		90	Isaac Soussana	Cohen-Rutt
25. Edward Farley	13,079		81	Ed Orell	Marc Zipper
26. Vito Pecoraro	13,020		89	Stephen Liberto	Eric Giglione
27. Tina Steward	12,693		89	Stephen Liberto	Eric Giglione
28. Paramjit Sangha	12,664		79	Alan Martyn	Rick Altig
29. Conrad Stumpenhous	12,662		93	Vlad Basov	Larry Geneser
30. Ronald Hirschler	12,660		87	Steve Foti	Jatoft-Foti
31. Chad Sherman	12,586		100	Roger Fung	Marc Zipper
32. Russell Chang	12,549		78		Rick Altig
33. Alan Becker	12,548		92		Larry Geneser
34. Wesley Bangs	12,511		83		Rick Altig
35. Kurt Johnson	12,487		95		Rick Altig
36. Leanne Hughes	12,418		92		Eric Giglione
37. William Feaster	12,414		95		HO TX
38. Benjamin Mancillas	12,403		87		Danny VanHouten
39. Scott Shearer	12,187		86		William Devine
40. Jorge Zayas	12,116		88		Michael Busico
41. Derek Sandilands	12,053		83	Jorge Zayas	Rick Altig
42. Joan Badzik	11,949		85	Derek Sandilands	William Jennings
43. Tony Sutton	11,917		91	Ted Schilling	Larry Geneser
44. William Butler	11,909		96	Tony Sutton	Scott Smith
45. Omar Thalji	11,663		86	Terrance Brennan	Kevin Pawlowski
46. Ted Schilling	11,560		89	Omar Thalji	William Jennings
47. Bryan Sinclair	11,550		88	Ted Schilling	William Devine
48. Mark Montgomery	11,540		80	Ronald VanWoesik	Scott Smith
49. Anthony Hunter	11,483		91	Kevin Khadivian	Charles Scott
50. Danny Mayorga	11,477		88	Rita Bailey	Tom Williams
				Nicholas Nitkowski	

*percentage of net to gross

TOP INDIVIDUAL PRODUCERS — YTD

All Time Record to Beat					
★	Net ALP \$221,368	Year 1999			
Brian Traboulay	Net ALP	Pers	N/G*	MGA	SGA
1. Timothy Cruise	\$90,312	90.11	82	Andy Zomaya	Scott Smith
2. Steven Polederos	88,049		88		Zeidner-Cowan
3. James Dattilo	79,106		87		Marc Zipper
4. Arkadi Nulman	70,429		88	Vlad Basov	Larry Geneser
5. Wesley Bangs	60,368		83	Stacie Williams	Rick Altig
6. Ruben Soberanes	59,144		73		Jatoft-Foti
7. Brian Traboulay	58,410		94	Brian Traboulay	Rick Altig
8. Kelly McDonald	57,764		81	Kelly McDonald	Jatoft-Foti
9. Alan Becker	56,693		92	Yaroslav Bitman	Larry Geneser
10. Angeles Ordas	55,846		84		Michael Busico
11. Gleb Ostrovsky	55,423	91.80	88	Jeffory Churchfield	Justin A Jones
12. Jerry Colley	55,233		78		Rick Altig
13. Eddie Norman	53,940		75		Larry Geneser
14. J. Saul Quiroz	53,197		80		Michael Busico
15. Leanne Hughes	53,110		92		Eric Giglione
16. Ramin Maghsoud	51,840		87		Larry Kudlacek
17. Frauline McGuire	49,478		82		Anne O'Driscoll
18. Kurt Johnson	49,455		95		Rick Altig
19. Edward Bailey	48,854		80		Larry Weiner
20. Rebecca Francis	48,635		92	Joseph Nosse	Surace-Surace
21. Michael Crain	48,577	88.22	82	Andy Zomaya	Scott Smith
22. Michael Silver	48,204		88	Jeffrey Horsky	Larry Weiner
23. Joan Badzik	48,062		85	Ted Schilling	William Jennings
24. Mark Bleier	47,987		92		Gary Bleier
25. Stephen Ross	47,979		90		Steve Friedlander
26. Jack Seitz	47,932		90		Hancock-Boles
27. Vito Pecoraro	47,878		89	Stephen Liberto	Eric Giglione
28. Anthony Fiani	47,869		80	Jeffrey Dinocento	Eric Giglione
29. Matthew Zeoli	47,778		84	Matthew Zeoli	Patrick Shehan
30. Albert DiMarco	47,560		82	Albert DiMarco	Rick Altig
31. Lance Brown	47,333	75.82	89	Michael Pritchett	Larry Geneser
32. Bradley Kincaid	46,983		89	Dennis Muth	Rick Altig
33. Lawrence Hauck	46,416		86		Steve Friedlander
34. Diana Watkins	46,396		75	Hurst Kopp	Bruce Gilpatrick
35. Alex Chen	46,034		93	Norman Lew	Jatoft-Foti
36. Wendell Bangs	46,014		79	Stacie Williams	Rick Altig
37. William McFadden	44,937		98	Rita Bailey	Charles Scott
38. Chris Wittenbach	44,862		87	Chris Wittenbach	Justin A Jones
39. Raymond Lau	44,791		92	Roger Fung	Rick Altig
40. Scott Remmey	44,752		98	Jeffrey Dinocento	Eric Giglione
41. Jinzhou Zhao	44,676	77.11	91	Wilbur Smith	Rick Altig
42. James Peate	44,445		82		Marc Zipper
43. Mitchell Clem	44,320		78		William Devine
44. Vladimir Opra	44,299		82	Vlad Basov	Larry Geneser
45. Paul Lund	43,746		85		Scott Smith
46. Larry Malitz	43,534		86	Larry Malitz	Patrick Shehan
47. John DeRosier	43,464		83	John DeRosier	Rick Altig
48. Thomas Gilbert	43,446		81	Jeffory Churchfield	Rick Altig
49. Roland Parker	43,291		81	Nicholas Nitkowski	Tom Williams
50. Darrell Ballard	43,272		94	Doreen Ryan-Foti	Jatoft-Foti

*percentage of net to gross



1. Arkadi Nulman

Kansas City, MO
SGA: Larry Geneser



2. Patrick Frize

St. Laurent, PQ
SGA: Rick Altig



3. Timothy Cruise

Downer's Grove, IL
SGA: Scott Smith



4. William McFadden

Washington, DC
SGA: Charles Scott



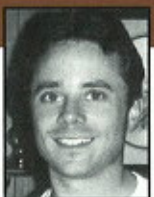
5. James Dattilo

Altamonte Springs, FL
SGA: Marc Zipper



6. Alice Shen

Los Angeles, CA
SGA: Cohen-Rutt



7. Wendall Bangs

Onalaska, WI
SGA: Rick Altig



8. Steven Polederos

Southfield, MI
SGA: Zeidner-Cowan



9. John Anderson

Kansas City, MO
SGA: Larry Geneser



10. Edward Bailey

Raleigh, NC
SGA: Larry Weiner

"A wise man will make more opportunities than he finds."

— Francis Bacon

FOUNDER'S MONTH CONTEST

AGENTS

The contest will include production from applications written (dated) July 1, 2000 through July 31, 2000. All applications must be received in Home Office by Wednesday, Aug. 2 to count in Founder's Month totals.

Founder's Month production amounts will count double toward convention qualification, provided the following guidelines are met:

1. Agents, SAs, GAs must have a minimum of \$6,000 Net ALP of personal production.
2. GAs with agency business must have a minimum of \$7,000 first-year agent production.
3. MGAs with agency business must have a minimum of \$14,000 first-year agent business.
4. RGAs with agency business must have a minimum of \$28,000 first-year agent business.
5. SGAs must have a minimum of 100 percent of quota on first-year business.

Net will be calculated with submits from application dated July 1-31, but losses from July calendar month.

There will be no Net to Gross or Persistency requirement for Founder's Month, but the Agent must meet Net to Gross and Persistency standards for convention qualification at year-end.

Winners will receive an Award Plaque and will be recognized at the convention as follows:

- Top 10 Agents
- Top Three SAs
- Top Five GAs
- Top Five MGAs
- Top RGA
- All SGAs at 100 percent of quota will be recognized.
- Top SGA in each category will receive a special award.

Bonus is double production credit toward convention.

PR REPRESENTATIVES

All PR representatives can receive a 50 percent lead or TG bonus credit for Founder's Month production as follows: (Qualification Period: July 1-Sept. 30, 2000.)*

Minimum Bonus Requirements:

- Cards: Min. 2,500 over three month period
- TG's*: Min. 25 over three month period (50 member minimum group size)

Bonus: 50 percent credit bonus on all Cards or TGs credited during the qualification period providing PR rep meets minimum requirements.

Example: PR rep produces 2,800 cards during qualification period. PR rep would receive a 1,400 lead credit bonus towards convention qualification for those qualifying for convention by lead credits. Or PR rep signs 28 TG contracts during qualification period. PR rep would receive a 14 TG credit bonus towards convention qualification for those qualifying by TG credits.

Winners will receive an Award Plaque and will be recognized at the convention as follows:

- Top Three Lead Producers Category A
- Top Three Lead Producers Category B
- Top Three TG Producers

*Must be group AD&D (TG-13) contract, not a PG or IG consent form.



750+ Bonus

John Anderson SGA: Larry Geneser	Tram Church SGA: Cohen-Rutt	Lawrence Hauck SGA: Steve Friedlander	Frauline McGuire SGA: Anne O'Driscoll	Preeti Sahgal SGA: Joshua Chalom
Edward Bailey SGA: Larry Weiner	Timothy Cruise SGA: Scott Smith	Raymond Lau SGA: Rick Altig	Shaun Newman SGA: Charles Scott	Alice Shen SGA: Cohen-Rutt
Wendell Bangs SGA: Rick Altig	James Dattilo SGA: Marc Zipper	Ramin Maghsoud SGA: Larry Kudlacek	Arkadi Nulman SGA: Larry Geneser	
Upinder Bhinder SGA: Rick Altig	Patrick Frize SGA: Rick Altig	William McFadden SGA: Charles Scott	Steven Polederos SGA: Zeidner-Cowan	

500+ Bonus

Larry Adebessin SGA: Matt Blumert	Warren Devries SGA: Scott Smith	Jason Lilly SGA: Rick Altig	Shashi Parekh SGA: Joseph Manone	Bryan Sinclair SGA: William Devine
Rosario Aguilar SGA: Jatoft-Foti	Andrew Fike SGA: David Hausman	Larry Malitz SGA: Patrick Shehan	Roland Parker SGA: Tom Williams	Scott Sonnenberg SGA: Larry Geneser
Robert Aks SGA: Larry Geneser	Jenna Gaul SGA: Bruce Gilpatrick	Danny Mayorga SGA: Tom Williams	Scott Reeves SGA: Surace-Surace	Donald Spence SGA: Ramin Kouladji
Kane Ali SGA: David Hausman	Anthony Hunter SGA: Charles Scott	Andre McGuire SGA: Rick Altig	Jeffery Rike SGA: Kevin Pawlowski	Arthur Stallings SGA: Jatoft-Foti
Jeanine Blake SGA: Larry Geneser	Anthony Ingrassia SGA: Larry Geneser	Stephen Momberg SGA: Rick Altig	Vance Rountree SGA: Marc Zipper	Michael Stamper SGA: John Bury
Lance Brown SGA: Larry Geneser	Andrew Kay SGA: Rick Altig	Mark Montgomery SGA: Scott Smith	James Salyers SGA: Hancock-Boles	Tony Sutton SGA: Larry Geneser
William Butler SGA: Scott Smith	Bradley Kincaid SGA: Rick Altig	Michael O'Rourke SGA: Larry Geneser	Ted Schilling SGA: William Jennings	Omar Thalji SGA: Kevin Pawlowski
Steven Campbell SGA: Gregory Partee	Cynthia Lebrun-Yaffe SGA: Matt Blumert	Charles Osburn SGA: Kevin Pawlowski	Michael Silver SGA: Larry Weiner	Kimberley Veillon SGA: Rick Altig
Rick Choptuik SGA: Rick Altig	Herman Libman SGA: Lisa D'Amico	James Palmes SGA: William Boyle	Timothy Simpson SGA: Rick Altig	Anthony Vestal SGA: Larry Geneser

"Far and away the best prize that life offers is the chance to work hard at work worth doing."

— Theodore Roosevelt

600+ Bonus

Joan Badzik SGA: William Jennings	William Feaster SGA: Home Office	Benjamin Mancillas SGA: Danny Van Houten	Derek Sandilands SGA: Rick Altig	Brian Traboulay SGA: Rick Altig
Wesley Bangs SGA: Rick Altig	Rebecca Francis SGA: Surace-Surace	Kelly McDonald SGA: Jatoft-Foti	Paramjit Sangha SGA: Rick Altig	Stacie Wall SGA: Eric Giglione
Alan Becker SGA: Larry Geneser	Ronald Hirschler SGA: Jatoft-Foti	Ralph Navarro SGA: Tom Williams	Scott Shearer SGA: William Devine	Jorge Zayas SGA: Michael Busico
Russell Chang SGA: Rick Altig	Leanne Hughes SGA: Eric Giglione	Gary Noyes SGA: Larry Geneser	Chad Sherman SGA: Marc Zipper	
Jerry Colley SGA: Rick Altig	Kurt Johnson SGA: Rick Altig	Vladimir Opra SGA: Larry Geneser	Tina Steward SGA: Eric Giglione	
Edward Farley SGA: Marc Zipper	Sara Magers SGA: Cohen-Rutt	Vito Pecoraro SGA: Eric Giglione	Conrad Stumpenhous SGA: Larry Geneser	

400+ Bonus

Bradley Albritton SGA: Jatoft-Foti	Rudi Camenzind SGA: Cohen-Rutt	Robert Dunn SGA: Rick Mansfield	Paul Lund SGA: Scott Smith	Eric Schindler SGA: Larry Geneser
Rajeev Arora SGA: Rick Altig	Damon Catchings SGA: Charles Scott	John Franklin SGA: Cohen-Rutt	Russell Morris SGA: Marc Zipper	Jack Seitz SGA: Hancock-Boles
Heather Bahre SGA: Larry Geneser	Alex Chen SGA: Jatoft-Foti	Vincent Guillory SGA: William Boyle	Barbara Musto SGA: Eric Giglione	Marilyn Sisco SGA: Rick Altig
Darrell Ballard SGA: Jatoft-Foti	Bill Cook SGA: Cohen-Rutt	Nickolay Gusev SGA: Larry Geneser	Peter Nikolov SGA: Steve Friedlander	Brian Soloman SGA: Cohen-Rutt
David Ballard SGA: Jatoft-Foti	Anthony Cory SGA: Mark Hancock	John Huber SGA: Eric Giglione	Christian Novacek SGA: Marc Zipper	David Sumabat SGA: Rick Altig
Terrence Banks SGA: Surace-Surace	Chris Cummings SGA: Rick Mansfield	Gordon Jensen SGA: Chris LaFond	Richard Nye SGA: Rick Mansfield	Diane Timmerman SGA: Robert Glover
Maria Bellajaro SGA: Rick Altig	Vaughn Darrow SGA: Cohen-Hartman	Denis Kevany SGA: Rick Altig	Hilda Patterson SGA: Scott Smith	Jose Vasquez SGA: Scott Smith
Demetria Bryant SGA: Larry Geneser	Albert DiMarco SGA: Rick Altig	Earnest Loveless SGA: Cohen-Rutt	James Peate SGA: Marc Zipper	Gary Williams SGA: Rick Altig

All Time Record to Beat

Month: \$49,185 Net ALP Gino Tanzif

MAY Production

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Eddie Dhillon	\$31,850	\$35,027		81	6	Kevin Khadivian	Scott Smith
2. Ralph Navarro	18,967	29,549		85	4	Nicholas Nitkowski	Tom Williams
3. Gino Tanzif	18,094	23,251		73	4	Kevin Khadivian	Scott Smith
4. Diana Watkins	16,877	24,000		81	3	Hurst Kopp	Bruce Gilpatrick
5. Timothy Thompson	16,092	22,291		86	3		Kevin Pawlowski

All Time Record to Beat

YTD: \$234,648 Net ALP

YTD Production

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Eddie Dhillon	\$112,902	\$150,135		81	6	Kevin Khadivian	Scott Smith
2. Timothy Thompson	84,856	104,277		86	3		Kevin Pawlowski
3. Gino Tanzif	77,005	96,965		73	4	Kevin Khadivian	Scott Smith
4. Diana Watkins	72,863	111,266		81	3	Hurst Kopp	Bruce Gilpatrick
5. Ralph Navarro	42,856	77,347		85	4	Nicholas Nitkowski	Tom Williams



1. Eddie Dhillon

Downer's Grove, IL
SGA: Scott Smith



2. Ralph Navarro

Ft. Lauderdale, FL
SGA: Tom Williams



3. Gino Tanzif

Downer's Grove, IL
SGA: Scott Smith

2000
in
2000

Supervising Agents

"Philosophy arises from an unusually obstinate attempt to arrive at real knowledge."

— Bertrand Russell

All Time Record To Beat

Month: \$103,854 Net ALP Dan Foti

May Production

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. David Zophin	\$40,342	\$45,881	79.04	91	5		Marc Zipper
2. Christian Novacek	38,075	47,879		83	6	Ed Orell	Marc Zipper
3. Arkadi Nulman	33,196	55,843		88	3	Vlad Basov	Larry Geneser
4. Scott Sonnenberg	26,832	37,354		86	4	Ryan Whitley	Larry Geneser
5. James Peate	25,277	37,983	80.52	81	2		Marc Zipper
6. Stanley Norris	22,570	22,707		90	4		Dennis Ishler
7. Wendell Bangs	20,995	38,978		81	3		Rick Altig
8. Alan Becker	20,837	33,384		89	2	Yaroslav Bitman	Larry Geneser
9. Gay Deitch	18,440	15,849		91	3		Dennis Ishler
10. Paul Lund	16,791	16,790		94	2		Scott Smith

All Time Record To Beat

YTD: \$864,620 Net ALP

YTD Production

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. James Peate	\$157,103	\$267,054	80.52	81	2		Marc Zipper
2. Wendell Bangs	94,569	138,009		81	3		Rick Altig
3. Scott Sonnenberg	89,059	125,927		86	4	Ryan Whitley	Larry Geneser
4. Christian Novacek	84,938	117,364		83	6	Ed Orell	Marc Zipper
5. Cecile Remington	76,310	77,213		83	5		Ramin Kouladji
6. Vito Pecoraro	75,210	111,537		87	2	Stephen Liberto	Eric Giglione
7. David Zophin	61,797	156,985	79.04	91	5		Marc Zipper
8. Barry Kushner	56,961	85,239		84	3		Joshua Chalom
9. Alan Becker	54,967	111,660		89	2	Yaroslav Bitman	Larry Geneser
10. Joseph McArdle	52,888	83,709		83	3	Dan Stevens	Larry Geneser

"I believe that every right implies a responsibility; every opportunity, an obligation; every possession, a duty."

— J. D. Rockefeller

2000
in
2000



1. David Zophin

Tampa, FL
SGA: Marc Zipper

2. Christian Novacek

Tampa, FL
SGA: Marc Zipper

3. Arkadi Nulman

Kansas City, MO
SGA: Larry Geneser

4. Scott Sonnenberg

St. Louis, MO
SGA: Larry Geneser

5. James Peate

Altamonte Springs, FL
SGA: Marc Zipper

General Agents

May Production

All Time Record to Beat

Month: \$196,335 Net ALP Ed Orell

Name	1st Yr. Agent	Net ALP	Pers	NG	#1st Yr Agents	SGA
1. Edward Orell	\$123,508	\$196,335	75.79	78	10	Marc Zipper
2. Rita Bailey	118,538	138,902		97	21	Charles Scott
3. Kevin Khadivian	101,838	107,005		79	20	Scott Smith
4. Vlad Basov	77,168	98,438		85	8	Larry Geneser
5. Hurst Kopp	45,653	46,088		80	8	Bruce Gilpatrick
6. Melinda-Rae Lyse	43,530	55,093		83	15	Rick Altig
7. David Brister	39,864	61,716		88	8	Eric Giglione
8. Thomas Foley	38,523	57,459		84	9	David Hausman
9. Erik Graham	37,301	86,505		88	9	Cohen-Rutt
10. Ronald VanWoesik	37,104	37,676		85	11	William Devine
11. James Logan	36,408	36,876		85	7	Rick Altig
12. Ryan Whitley	35,314	70,140		84	7	Larry Geneser
13. Chris Wittenbach	34,748	54,601		91	9	Justin A Jones
14. Nicholas Nitkowski	32,735	43,455		86	10	Tom Williams
15. James Isip	32,322	38,854		89	4	Cohen-Rutt
16. William Cook	31,987	53,586		89	4	Cohen-Rutt
17. Stacie Williams	31,513	49,976		80	7	Rick Altig
18. Yaroslav Bitman	30,823	58,595		90	3	Larry Geneser
19. Jeffrey Dinocento	29,989	69,457		88	7	Eric Giglione
20. Stephen Liberto	29,915	55,690		89	7	Eric Giglione

YTD Production

All Time Record to Beat

YTD: \$1,186,608 Net ALP Jack Kirschling

Name	1st Yr. Agent	Net ALP	Pers	NG	#1st Yr Agents	SGA
1. Edward Orell	\$446,650	\$712,728	75.79	78	10	Marc Zipper
2. Kevin Khadivian	393,888	430,306		79	20	Scott Smith
3. Hurst Kopp	268,379	270,397		80	8	Bruce Gilpatrick
4. Vlad Basov	219,897	292,797		85	8	Larry Geneser
5. Isaac Soussana	214,159	221,769		82	9	Cohen-Rutt
6. Stephen Liberto	210,985	269,196		89	7	Eric Giglione
7. Christine Campbell	203,496	328,947		86	8	Cohen-Hartman
8. Thomas Foley	181,195	263,550		84	9	David Hausman
9. Melinda-Rae Lyse	179,118	217,898		83	15	Rick Altig
10. Ryan Whitley	176,911	324,808		84	7	Larry Geneser
11. Michael Knapick	160,286	200,891		74	6	Scott Smith
12. David Brister	159,974	197,279		88	8	Eric Giglione
13. Stacie Williams	159,395	214,185		80	7	Rick Altig
14. Ronald VanWoesik	153,248	172,013		85	11	William Devine
15. Erik Graham	150,143	357,093		88	9	Cohen-Rutt
16. Lee Conti	149,712	157,172		88	6	Cohen-Rutt
17. Dan Stevens	149,693	183,518		81	5	Larry Geneser
18. Robert Olson	142,611	152,661		78	4	Scott Smith
19. Ilija Orlovic	141,611	274,154		80	10	Rick Altig
20. Jeffrey Dinocento	137,257	320,613		88	7	Eric Giglione



1. Edward Orell

Altamonte Springs, FL
SGA: Marc Zipper

2. Rita Bailey

Washington, DC
SGA: Charles Scott

3. Kevin Khadivian

Downer's Grove, IL
SGA: Scott Smith

4. Vlad Basov

Kansas City, MO
SGA: Larry Geneser

5. Hurst Kopp

Portland, OR
SGA: Bruce Gilpatrick

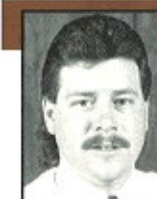
6. Melinda-Rae Lyse

Calgary, AB
SGA: Rick Altig

7. David Brister

Edison, NJ
SGA: Eric Giglione

8. Thomas Foley

Atlanta, GA
SGA: David Hausman*wrong picture*

9. Erik Graham

Los Angeles, CA
SGA: Cohen-Rutt

10. Ronald VanWoesik

Irving, TX
SGA: William Devine

\$Bonus\$

MGA Monthly Bonus Program

65 Percent and 70 Percent

May Bonus Qualifiers

Kevin Khadivian \$5,244	David Brister \$1,890	Dan Stevens \$1,177	Rory Lee \$763	Yaroslav Bitman \$508
Edward Orell \$4,012	Keith Taylor \$1,850	Christine Campbell \$1,133	Matthew Wood \$701	Dennis Victor \$489
Vlad Basov \$3,515	Erik Graham \$1,675	Michael Knapick \$1,094	Ryan Whitley \$691	Terrance Brennan \$391
Jeffrey Dinocento \$2,790	Hurst Kopp \$1,634	James Isip \$1,057	Christopher Cass \$647	Steve Foti \$360
Isaac Soussana \$2,420	Stacie Williams \$1,553	James Logan \$1,023	William Heath \$612	Gary Williams \$359
Michael Pritchett \$2,221	Doreen Foti \$1,479	Lee Conti \$1,020	Norman Lew \$594	John Hancock \$347
Dennis Muth \$2,173	Roger Fung \$1,364	Stephen Liberto \$1,003	Chris Wittenbach \$558	Alan Martyn \$345
Robert Olson \$2,019	Ronald VanWoesik \$1,286	Thomas Foley \$816	John Arabian \$529	Wilbur Smith \$305
Ilija Orlovic \$1,984	Jeffrey Horsky \$1,237	Andy Zomaya \$779	Joseph Sucic \$516	

2000 in 2000



May Production

Name	1st Yr. Agent	Net ALP	Pers	NG	#MGAs	SGA
1. Donald Wold	\$66,291	\$99,872		85	2	Rick Altig
2. Alan Martyn	45,143	184,492		82	4	Rick Altig
3. Gary Williams	44,538	166,493		87	5	Rick Altig

YTD Production

Name	1st Yr. Agent	Net ALP	Pers	NG	#MGAs	SGA
1. Alan Martyn	\$424,106	\$747,499		82	4	Rick Altig
2. Donald Wold	339,625	436,176		85	2	Rick Altig
3. Gary Williams	318,782	735,333		87	5	Rick Altig



1. Donald Wold

Redmond, WA
SGA: Rick Altig

"I am the master of my fate; I am the captain of my soul."
— W. E. Henley

Category I	MAY PRODUCTION						YEAR TO DATE PRODUCTION			
SGA	1st Yr Agent	Quota	% Of Quota	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
Marc Zipper	\$164,775	\$70,000	235	\$259,135	74	71	\$548,327	\$290,000	189	\$902,076
Larry Geneser	187,040	80,000	234	317,558	85	79	692,911	320,000	217	1,324,140
Scott Smith	202,362	110,000	184	283,132	80	72	940,945	470,000	200	1,428,467
Cohen-Rutt	156,786	90,000	174	251,605	86	84	779,907	450,000	173	1,162,587
Eric Giglione	104,253	80,000	130	198,856	88	84	549,991	400,000	137	965,481
Rick Altig	371,407	300,000	124	882,067	84	72	1,788,828	1,500,000	119	3,919,560

Category II	MAY PRODUCTION						YEAR TO DATE PRODUCTION			
SGA	1st Yr Agent	Quota	% Of Quota	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
Kevin Pawlowski	\$56,620	\$50,000	113	\$120,215	82	80	\$325,998	\$250,000	130	\$599,766
Mark Hancock	45,177	50,000	90	77,280	81	76	165,239	250,000	66	371,009

Category III	MAY PRODUCTION						YEAR TO DATE PRODUCTION			
SGA	1st Yr Agent	Quota	% Of Quota	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
Surace-Surace	\$71,654	\$40,000	179	\$176,158	76	73	\$256,343	\$200,000	128	\$632,990
Hancock-Boles	67,107	40,000	168	100,087	85	82	236,852	160,000	148	315,222
William Devine	48,607	40,000	122	78,710	84	79	260,763	200,000	130	427,454
Larry Weiner	42,454	40,000	106	43,271	81	74	147,507	200,000	74	174,478
Patrick Shehan	40,746	40,000	102	85,317	83	70	233,530	160,000	146	467,336
Tom Williams	34,951	40,000	87	71,926	82	77	139,516	200,000	70	373,129



Eye On The Future

Category IV	MAY PRODUCTION						YEAR TO DATE PRODUCTION			
SGA	1st Yr Agent	Quota	% Of Quota	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
Justin A. Jones	\$81,843	\$30,000	273	\$141,383	88	79	\$244,927	\$150,000	163	\$535,120
Steve Friedlander	47,264	30,000	158	83,353	89	73	255,093	150,000	170	383,739
Dennis Ishler	46,695	30,000	156	52,808	87	80	166,128	150,000	111	191,506
Bruce Gilpatrick	45,653	30,000	152	52,966	81	82	268,379	150,000	179	314,386
Rick Mansfield	30,709	30,000	102	58,864	82	73	221,250	150,000	148	317,387

Category V	MAY PRODUCTION						YEAR TO DATE PRODUCTION			
SGA	1st Yr Agent	Quota	% Of Quota	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
Robert Glover	\$28,929	\$20,000	145	\$33,075	86	82	\$132,272	\$100,000	132	\$250,147
Matt Blumert	22,843	20,000	114	47,951	87	96	94,951	100,000	95	150,165
Joseph Manone	22,833	20,000	114	65,859	85	82	109,887	100,000	110	301,233
Gary Bleier	21,671	20,000	108	50,814	88	83	79,687	100,000	80	224,268
Ramin Kouladji	20,293	20,000	101	35,373	82	74	123,303	100,000	123	187,966
Chris Lafond	19,735	20,000	99	23,244	91	93	50,740	100,000	51	91,297

Category VI	MAY PRODUCTION						YEAR TO DATE PRODUCTION			
SGA	1st Yr Agent	Quota	% Of Quota	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
Charles Scott	\$117,796	\$20,000	589	\$117,796	92	NEW	\$229,991	\$40,000	575	\$229,990
Danny VanHouten	21,192	20,000	106	37,093	86	86	50,173	100,000	50	114,363
Larry Kudlacek	19,226	20,000	96	27,269	86	84	66,047	100,000	66	102,567

Category I



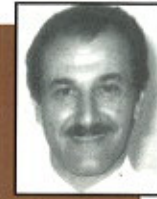
MARC ZIPPER
Altamonte Springs, FL



LARRY GENESER
Kansas City, MO



SCOTT SMITH
Downer's Grove, IL



DAVID COHEN & RICHARD RUTT
Los Angeles, CA



ERIC GIGLIONE
Edison, NJ



RICK ALTIG
Redmond, WA

Category II

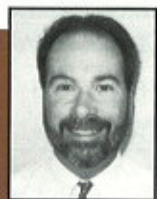


KEVIN PAWLOWSKI
Houston, TX

Category III



JIM & STEVE SURACE
N. Royalton, OH



VIC HANCOCK & ROB BOLES
Cincinnati, OH



WILLIAM DEVINE
Irving, TX



LARRY WEINER
Raleigh, NC



PATRICK SHEHAN
Meriden, CT

Category IV



JUSTIN A. JONES
Ridgeland, MS



STEVE FRIEDLANDER
Auckland, NZ



DENNIS ISHLER
Harrisburg, PA



BRUCE GILPATRICK
Portland, OR



RICK MANSFIELD
Yarmouth, ME

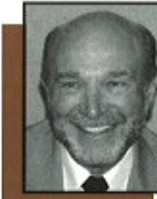
Category V



ROBERT GLOVER
Kalamazoo, MI



MATT BLUMERT
Gaithersburg, MD



JOSEPH MANONE
Menomonee Falls, WI



GARY BLEIER
Appleton, WI

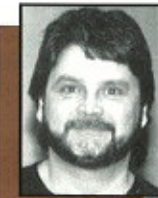


RAMIN KOULADJI
Riverview, NB

Category VI



CHARLES SCOTT
Washington, DC



DANNY VANHOUTEN
Madison, WI

Watch Us Grow SGAs Expanding Territories

— June

2000 in 2000



Danny VanHouten
Northern Illinois



Stepping Up And Stepping In AIL's NEW SGAs



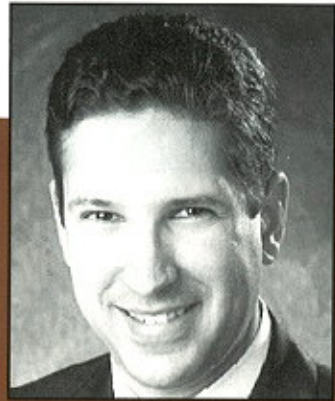
Bill Jennings
Denver, CO

In June 1995, Bill Jennings was hired as an Agent and quickly advanced to Supervising Agent. After relocating from Houston to Waco, Bill's business began to grow, allowing him to become a General Agent. Now back in Houston as a General Agent, he headed up Agent Training for the Pawlowski Agency. And, because of his success with the Pawlowski Agency, Bill was moved to the Rubio Agency in Alabama. There he positioned himself as a Top MGA and in April was promoted to SGA of Colorado.



Kevin Khadivian
Worcester, MA

In 1997, Kevin was with American Income just four short months before he became the third-ranked GA in the Company. Within the year, he would be promoted to MGA. And it was just one year ago that Kevin was transferred to the Scott Smith Agency in Chicago. From there he was promoted to SGA. Kevin says, "I owe a debt of gratitude to Scott Smith for his trust in my ability, his integrity in conducting business, his efficient management system and effective leadership which has helped me prepare for the challenge of being an SGA."



from the desk of
Paul Straubel

National Marketing
Director

*"The problems of
victory are more
agreeable than those of
defeat, but they are no
less difficult."*

— Winston Churchill

Challenging Your Toughest Competitor

Whether you're a golf fan, or not, you have to be slightly awed by Tiger Woods and his absolutely amazing 15-stroke victory at the U.S. Open this year! His steady, methodical pace and unwavering concentration led him to the record-breaking win and a new PGA record. As I watched the tournament, I listened to the commentators talk about the competition Tiger faced and the challenges he was up against. I believe the toughest competition Tiger faced was himself. He was playing to win, but he was playing against himself, his personal best and his mind, which was fixated on the tournament. It would have been fascinating to listen to the thoughts and questions running through his mind as he played to victory.

At American Income we are about to begin our own U.S. Open competition of sorts. We will be teeing-off a new era with the *Founder's Month* competition. For those of you who are new to AIL, this is our "push month" production period, or for the PR Reps it's our push quarter. And what fascinates me even more than the thoughts of a golf champ, as we approach the most exciting part of our production year, are your thoughts! What questions will be running through your mind? What challenges will you be sorting out? It's important to remember, as you gear up for the competition, that the toughest competition you have — is yourself! Think about what it will take to beat your personal best, or to achieve a goal or victory you've set.

We are at the halfway point in this year's convention qualifying period, and with *Founder's Month* upon us, each of you have an opportunity to increase your qualifying production. It's an incredible opportunity! And it's all yours! So take this opportunity to ensure you will be setting sail next April as we cruise the Bahamas, Caribbean style.

Now, take a moment and ask yourself — What will it take? What will I do? How will I do it?

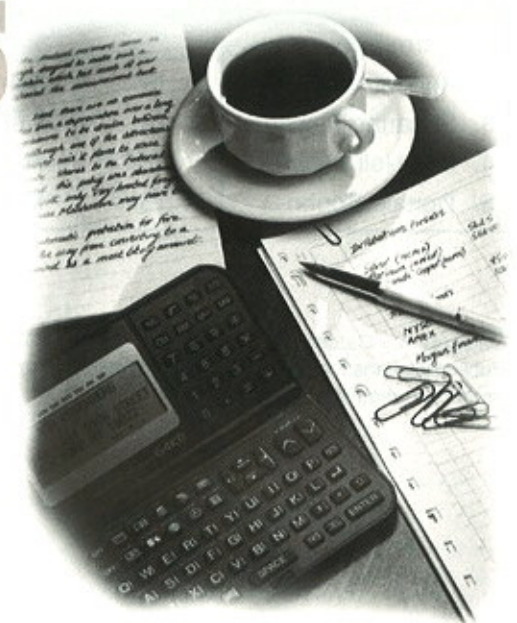
Answer these questions and you will already be on your way to a *victory against your toughest competitor!*

Qualifiers

ROBIN DENHAM	\$780
WENDI ROSE	\$780
BERNARD WENDEKIER	\$683
BRENDA DISOMMA	\$650
LINDA STADTLER	\$600
DEBBIE ENSTEDT	\$600
DARRELL DOREY	\$600
LAURIE ONASCH	\$575
JOSEPH WARD	\$575
ROBIN ANDRADE	\$550
JACQUELINE DEVOOGHT	\$525
LOU NELL BUSBY	\$500
CYNTHIA BLUMERT	\$500
JOSEPH WESTFALL	\$500
LEO VANDENBUSSCHE	\$480
MARK LEHR	\$460
MALKA ARONY	\$360
SHERYL SALAKAS	\$345
SANDRA JOHNSON	\$300
WILLIAM GIBSON	\$300
VIVIAN UNGER DWYER	\$288
KRISTY PHILIPPE	\$275
ERIC SCHOENHALS	\$263
ANAT COHEN	\$263
THOMAS WALL	\$263
JEROME ARKIN	\$250
CHERYL COOK	\$250
DAVID KOVELOSKI	\$250
ERIN MCKEE	\$250
RONA SPANO	\$230
DANIEL OTTO	\$220
EILEEN KELLY-HANSON	\$220
RICHARD MESHULAM	\$210
KENNETH ALTIZER	\$210
AYANNA DATE	\$200
IRENE RURYCZ	\$200

Total \$14,505

PR
BONUS



JANUARY
FEBRUARY
MARCH
APRIL
MAY
JUNE
JULY
AUGUST
SEPTEMBER
OCTOBER
NOVEMBER
DECEMBER

All Time PR Card Production Record

Month: 18,960 cards Anthony Gentili

MAY Production

PR Manager	# Cards	SGA
1. Randy Altig	11,187	Rick Altig
2. Debbie Enstedt	5,457	Rick Altig
3. Jill Altig	4,117	Rick Altig

Category A	# Cards	SGA
1. Randy Altig	4,676	Rick Altig
2. Brenda DiSomma	3,096	Eric Giglione
3. Sonja Latonis	2,861	David Hausman
4. Robin Denham	2,792	Larry Geneser
5. Jill Altig	2,656	Rick Altig

Category B	# Cards	SGA
1. Wendi Rose	3,497	William Devine
2. Laurie Onasch	1,919	Joe Manone
3. Lou Nell Busby	1,745	Hancock-Boles
4. Linda Stadtler	1,614	Surace-Suarce
5. Mark Lehr	1,274	Bill Boyle

Category C	# Groups	SGA
1. Darrell Dorey	25	Ramin Kouladji
2. Kenneth Altizer	19	Marc Morton
3. Suzanne Powers	18	Cohen-Rutt
4. Lou Nell Busby	15	Hancock-Boles
5. Donald Spohn	15	Marc Morton

Category A = Categories 1 and 2. Category B = Categories 3, 4, 5 and 6. Category C = Top number of contracts signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the *Spotlight* are as follows: Must have 2 PR Representatives coded and meet production requirements.

All Time PR Card Production Record

YTD: 61,879 cards Denise Bowyer

YTD Production

PR Manager	# Cards	SGA
1. Randy Altig	48,087	Rick Altig
2. Debbie Enstedt	23,108	Rick Altig
3. Malka Arony	21,715	Cohen-Hartman

Category A	# Cards	SGA
1. Randy Altig	16,532	Rick Altig
2. Leo VanDenBussche	12,345	Rick Altig
3. Robin Denham	11,016	Larry Geneser
4. Anthony Gentili	10,616	Joshua Chalom
5. Brenda DiSomma	9,910	Eric Giglione

Category B	# Cards	SGA
1. Malka Arony	12,177	Cohen-Hartman
2. Wendi Rose	11,549	William Devine
3. Sandra Johnson	5,644	Gary Bleier
4. Linda Stadtler	5,441	Surace-Suarce
5. Laurie Onasch	5,397	Joe Manone

Category C	# Groups	SGA
1. Darrell Dorey	118	Ramin Kouladji
2. Susan Fuldauer	58	Mark Hancock
3. Joseph Ward	58	Larry Geneser
4. Vivian Unger Dwyer	48	Billy Faulkner
5. Kenneth Altizer	47	Marc Morton

PR Manager



Randy Altig
Kirkland, WA
SGA: Rick Altig

CATEGORY A:



Randy Altig
Kirkland, WA
SGA: Rick Altig



Brenda DiSomma
Edison, NJ
SGA: Eric Giglione

CATEGORY B:



Wendi Rose
Irving, TX
SGA: William Devine



Laurie Onasch
Menomonee Falls, WI
SGA: Joe Manone

CATEGORY C:



Darrell Dorey
Riverview, NB
SGA: Ramin Kouladji



Kenneth Altizer
Charleston, WV
SGA: Marc Morton

MONETARY DONATIONS

The Devine Agency

- Donated \$380 to UPIU 895 for Labor Alliance Minority Caucus Continental Breakfast.

AIL

- Donated \$3,500 to The Miami Project to Cure Paralysis. The Miami Project to Cure Paralysis is a comprehensive research effort directed towards identifying and evaluating effective measures for restoring function lost as a result of spinal cord injury.
- Donated \$5,000 to The AFL-CIO Retired Members Program. The Retired Members Program is an assistance program dedicated to helping seniors register and vote in the state of Tennessee.

The Hancock-Boles Agency

- Donated \$100 to the Guide Dogs of America Program.
- Donated \$1,000 to the Kentucky AFL-CIO Scholarship Fund.
- Donated \$1,000 to the IBT 89 Scholarship Fund.
- Sponsored a golf hole for \$100 at the Kentucky Credit Union League Educational Conference Scholarship Tournament.
- Donated \$1,000 to the UAW 863 Scholarship Fund.

The Mark Hancock Agency

- Sponsored a golf hole for \$100 at the Indiana Laborers Golf Outing.
- Donated \$550 to the Central Indiana Labor Council AFL-CIO/United Way Golf Classic.

The Greg Partee Agency

- Donated \$100 and volunteered at the Central Labor Council Golf Scramble.

OTHER INVOLVEMENT

The Devine Agency

- Supplied the IAM with food and drinks during their strike.

AIL of Wisconsin - Joe Manone, SGA

- Offered assistance and support to the Wisconsin State Employees Union during their annual Jim Boyd Memorial Scholarship Handicapped Bowling Tournament.
- Hosted a reception on behalf of the Milwaukee County Labor Council, AFL-CIO and all of their affiliates to welcome the AFL-CIO Executive Council to Milwaukee.

The Altig Agency

- Donated food to the Bonneau Shelter in Montreal.

The Jatoff Agency

- Donated food to the Teamsters Union Local 601 Diamond Walnut strikers and their families.
- Contributed to the Teamsters Hispanic Caucus Community Awards Dinner, honoring three California International Presidents Jim Santangelo, Randy Cammack and Chuck Mac.

**Total
\$12,830**



"Philanthropy is commendable, but it must not cause the philanthropist to overlook the circumstances of economic injustice which make philanthropy necessary."

— Martin Luther King Jr.

American Income ... Your Partner In Savings

American Income Partners Plan offers new clients discount health services at a real value that prospects can easily see.



- AIL Partners is available nationwide. While traveling, clients should carry their card and the toll free "800" number with them. Or they can call before leaving home to get a list of providers' names in the areas where they will be traveling.
- AIL Partners is not insurance and no claims filing is involved.
- By showing the Partners card, customers receive immediate discounts at the time of purchase.

It's so easy! Customers quickly see the program's value. Simply show the card to a participating provider each time a purchase is made or an appointment is set — that's it!

This popular discount service has two programs to choose from.

The Basic Program Benefits:

The Basic Program includes —

- **Eye Care Plan** with a network of over 7,000 eye care professionals and discounts ranging from 20 to 60 percent on all your eye care needs.
- **Hearing Plan** offers the most cost competitive benefits in the hearing care industry with discounts up to 50 percent.
- **Prescription Drug Plan** links many of the largest retail pharmacy chains into a common, consistent discount program.
- **Chiropractic Plan** is a service that emphasizes regular preventative wellness care with savings of 30 to 50 percent.
- **Mail Order Service** is also available in conjunction with the Prescription Plan, Eye Care Plan and Hearing Plan.

The Gold Program Benefits:

This program offers the same services as the Basic Program, with a few extra perks —

- **Dental Plan** with discounts on all dental care expenses through a network of over 16,000 dental care providers.
- **Vitamin and Nutritional Supplements** are available through the mail order service for those members who want to boost their positive health regimens.
- **Quest Travel Plan** helps customers make traveling more affordable with discounts available on hotels, dining, airfares, vacation packages and much more.
- **Travel Assist** is a travel benefit provided to members in need of emergency travel in extenuating circumstances.
- **24-hour Nurse Line** gives you access to a Registered Nurse 24/7 to help answer your health related questions.



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